

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Guillermo P Aguilar**

Case No.:

18-24224

Judge:

Hon. Stacey L. Meisel, USBJ

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: **7/16/2018**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: GPA Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 647.00 Monthly to the Chapter 13 Trustee, starting on August 1, 2018 for approximately 12 months, and then pay 800.00 Monthly to the Chapter 13 Trustee, starting on August 1, 2019 for approximately 48 months..
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	69.00

Justin M. Gillman, Esq.	Attorney Fees Supplement Attorney Fees - Subject to Filing of Application for Compensation and entry of Order Allowing Fees (Amount is estimated and shall be fixed by Order)	2,500.00
Internal Revenue Service (IRS)	Taxes and certain other debts	1,152.00
State of New Jersey Division of Taxation	Taxes and certain other debts	640.84

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Seterus, Inc.	431 East 6th Avenue Roselle, NJ 07203 Union County	36,423.50	0.00	36,423.50	1,170.72
Wells Fargo Bank	431 East 6th Avenue Roselle, NJ 07203 Union County	811.08	0.00	811.08	67.59

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: 8/10/2018.

Explain below why the plan is being modified: To address claims and objections.	Explain below how the plan is being modified: Wells Fargo (secured) to be paid arrears through plan. Payments adjusted based on filed claims.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$647.00 per month for 12 months, then \$800.00 per month for 48 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 29, 2019

/s/ Guillermo P Aguilar

Guillermo P Aguilar

Debtor

Date:

Joint Debtor

Date July 29, 2019

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Guillermo P Aguilar
 Debtor

Case No. 18-24224-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db +Guillermo P Aguilar, 431 East 6th Avenue, Roselle, NJ 07203-2252
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer, Stern Lavinthal and Frankenberg,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 cr +Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 517647805 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 517647804 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 517647807 +Amex/Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
 517647806 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 517647808 +At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
 517647809 +At&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
 517647810 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998)
 517705669 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517647817 +Capital One / Saks F, 3455 Highway 80 W, Jackson, MS 39209-7202
 517647818 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517647819 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 517647821 +Citibank/Sears, Po Box 6282, Sioux Falls, SD 57117-6282
 517647820 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517647823 Citicards Chna, Credit Bureau Dispute Unit, Sioux Falls, SD 57117
 517647822 +Citicards Chna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
 517697444 +Eduvies M Aguilar, 431 E 6th Ave., Roselle, NJ 07203-2252
 517647828 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517647829 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 518299325 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
 518299326 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741,
 Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
 517647834 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Seterus, Inc., 14523 Sw Millikan Way St, Beaverton, OR 97005)
 517781932 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 517647833 #+Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077
 517647835 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
 Trenton, NJ 08645-0111
 517647836 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302,
 Roseland, NJ 07068-1640
 517647838 +Suntrust Bank, 1001 Semmes Ave, Richmond, VA 23224-2245
 517647837 +Suntrust Bank, Attn: Bankruptcy, Po Box 85092 Mc Va-Wmrk-7952, Richmond, VA 23285-5092
 517647854 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517647855 +Union County Sheriff, 10 Elizabethtown Plaza, First Floor, Elizabeth, NJ 07202-3451
 517647857 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 517647856 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517647858 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
 Greenville, SC 29606)
 517647861 +Wells Fargo Bank, Po Box 3117, Winston Salem, NC 27102-3117
 517647860 +Wells Fargo Bank, Po Box 31557, Billings, MT 59107-1557
 517697446 Wells Fargo Bank, N.A., 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 10 2019 01:15:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2019 01:15:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517647815 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:23:03 Capital One,
 Po Box 30253, Salt Lake City, UT 84130-0253
 517647814 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:21:33 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517647816 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 10 2019 01:22:17 Capital One / Saks F,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517647824 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 10 2019 01:15:23 Comenity Bank/fortunof,
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517647825 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 10 2019 01:15:23 Comenity Bank/fortunof,
 Po Box 182789, Columbus, OH 43218-2789
 517647827 E-mail/Text: mrdiscen@discover.com Aug 10 2019 01:13:59 Discover Financial, Po Box 15316,
 Wilmington, DE 19850
 517647826 +E-mail/Text: mrdiscen@discover.com Aug 10 2019 01:13:59 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517647830 E-mail/Text: cio.bncmail@irs.gov Aug 10 2019 01:14:54 Internal Revenue Service (IRS),
 Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 64

Date Rcvd: Aug 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517647831 +E-mail/Text: bncnotices@becket-lee.com Aug 10 2019 01:14:08 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517647832 +E-mail/Text: bncnotices@becket-lee.com Aug 10 2019 01:14:08 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517647841 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:54 Synchb/Lord & Taylor,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517647842 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:05 Synchb/Lord & Taylor,
Po Box 965015, Orlando, FL 32896-5015
517647839 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:21:24 Synchb/lenscrafters,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517647840 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:56 Synchb/lenscrafters,
C/o Po Box 965036, Orlando, FL 32896-0001
517647843 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:21:26 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517647845 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:21:24 Synchrony Bank/ JC Penneys,
Po Box 965007, Orlando, FL 32896-5007
517647847 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:05 Synchrony Bank/ Old Navy,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517647848 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:53 Synchrony Bank/ Old Navy,
Po Box 965005, Orlando, FL 32896-5005
517647849 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:21:24 Synchrony Bank/Gap,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517647850 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:06 Synchrony Bank/Gap,
Po Box 965005, Orlando, FL 32896-5005
517647851 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:55 Synchrony Bank/Lowes,
Po Box 965005, Orlando, FL 32896-5005
517647852 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:21:25 Synchrony Bank/PC Richard,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517647853 +E-mail/PDF: gecsed@recoverycorp.com Aug 10 2019 01:22:07 Synchrony Bank/PC Richard,
C/o Po Box 965036, Orlando, FL 32896-0001
517757245 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 10 2019 01:39:19 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517647811* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)
517647812* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
517647813* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
517743193* ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Seterus, Inc., P.O. Box 1047, Hartford, CT 06143)
517647844* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517647846* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517647859* ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
(address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606)

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 64

Date Rcvd: Aug 09, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc., as authorized sub-servicer for
Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under
the laws of the United States of America cmecf@sternlav.com
Justin M Gillman on behalf of Debtor Guillermo P Aguilar ecf@gbclawgroup.com,
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for
Federal National Mortgage Association mcozzini@sternlav.com
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
mcozzini@sternlav.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8